



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Fay Servicing, LLC as Servicer for
Wilmington Trust National Association, not in its
individual capacity, but solely as Trustee of MFRA
Trust 2015-1

In Re:

Ronald Jones
Kathleen Jones

Debtor(s)

Order Filed on October 4, 2019
by Clerk

Case No.: 19-14955 U.S. Bankruptcy Court
District of New Jersey

Chapter: 13

Hearing Date:
September 18, 2019 at 10:00 AM

Hon. Judge:
Rosemary Gambardella

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: October 4, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: Fay Servicing, LLC
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: David E. Sklar, Esq.
Property Involved("Collateral"): 10 Wood Street, Wayne, NJ 07470

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 4 months, from June 1, 2019 to September 1, 2019.
- The Debtor is overdue for 4 payments at \$4,356.45 per month.
- Less Funds held in debtor(s) suspense (\$0.00)

Total Arrearages Due: \$17,425.80

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$8,712.90. Payment shall be made on or before September 20, 2019.
- Remaining arrears in the amount of \$8,712.90 shall be made on or before October 31, 2019.
- Beginning on October 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$4,356.45, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Payments: Fay Servicing, LLC
P.O. Box 814609
Dallas, TX 75381-4609

In the event of Default:

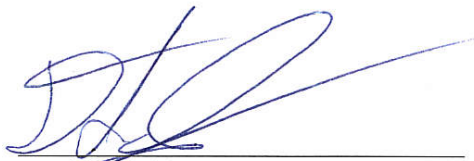
If the Debtors fail to make the immediate payment specified above or fail to make regular

monthly payments or the additional monthly cure payment within twenty one (21) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.
The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order



David E. Sklar
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq
Attorney for Secured Creditor

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ronald Jones
Kathleen Jones
Debtors

Case No. 19-14955-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db/jdb +Ronald Jones, Kathleen Jones, 10 Wood Street, Wayne, NJ 07470-7348

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Allen J. Underwood, II on behalf of Creditor Bascom Corporation ajunderwood@beckermeisel.com,
ajunderwood@ecf.courtdrive.com
David E. Sklar on behalf of Realtor John G Susani dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com
David E. Sklar on behalf of Joint Debtor Kathleen Jones dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com
David E. Sklar on behalf of Debtor Ronald Jones dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;mmack@scura.com;lrichard@scura.com
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB d/b/a Christiana
Trust not in its individual capacity but solely as trustee for Bantam Funding Trust 2018-1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan C. Schwalb on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB d/b/a
Christiana Trust not in its individual capacity but solely as trustee for Bantam Funding Trust
2018-1 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9